

In re:
John Athanas
Caroline Athanas
Debtors

Case No. 20-12117-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: May 28, 2025

User: admin
Form ID: 138OBJ

Page 1 of 5
Total Noticed: 88

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 30, 2025:

Recip ID	Recipient Name and Address
db/jdb	John Athanas, Caroline Athanas, 657 Hawarden Rd., Springfield, PA 19064-2624
14497371	Citicards Cbna, Credit Bureau Dispute Unit, Sioux Falls, SD 57117
14497381	+ Etrade, 2730 Liberty Ave, Pittsburgh, PA 15222-4704
14497384	+ Home Furnishing Crdt C, 5324 Va Beach Rd, Virginia Beach, VA 23462-1828
14497391	+ Keystone Col, 220 North Duke Str, Lancaster, PA 17602-2710
14497394	Pennsylvania Department of Revenue, Attn: Bankruptcy, 3 Revenue Place, Harrisburg, PA 17129-0003
14499759	+ QUICKEN LOANS, LLC, c/o REBECCA ANN SOLARZ, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14497395	+ Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
14507890	+ Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
14497398	Sheffield Financial Co, Attn Credit Disputes Dept, Clemmons, NC 27012
14497418	Wells Fargo National B, Csl Dispute Team N8235-04m, Des Moines, IA 50306
14497420	Wffnb/raymour & Faniga, Csl Dispute Team N8235-04m, Des Moines, IA 50306

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	May 29 2025 00:27:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 29 2025 00:27:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14499226	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	May 29 2025 00:27:00	ACAR Leasing LTD dba GM Financial Leasing, P.O. Box 183853, Arlington, TX 76096-3853
14518082	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	May 29 2025 00:27:00	ACAR Leasing Ltd. d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
14497360	Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	May 29 2025 00:47:02	American Honda Finance, 201 Little Falls Drive, Wilmington, DE 19808
14497357	+ Email/Text: bncnotifications@pheaa.org	May 29 2025 00:26:00	Aes/pnc Bank, Pob 61047, Harrisburg, PA 17106-1047
14497358	+ Email/Text: bncnotifications@pheaa.org	May 29 2025 00:26:00	Aes/suntrust Bank, Pob 61047, Harrisburg, PA 17106-1047
14497359	+ Email/Text: bncnotifications@pheaa.org	May 29 2025 00:26:00	Aes/wells Fargo, Pob 61047, Harrisburg, PA 17106-1047
14497361	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 29 2025 00:35:42	Amex/dsnb, Po Box 8218, Mason, OH 45040-8218
14497362	+ Email/Text: creditcardbkcorrespondence@bofa.com	May 29 2025 00:26:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
14506360	+ Email/Text: mortgagebkcorrespondence@bofa.com		

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		May 29 2025 00:27:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14507760	Email/Text: Bankruptcy.RI@Citizensbank.com	May 29 2025 00:26:00	Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston, Rhode Island 02919
14497365	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 29 2025 00:36:35	Cap1/cabel, 4800 Nw 1st Street, Lincoln, NE 68521-4463
14497366	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 29 2025 00:35:32	Cap1/l&t, Po Box 30253, Salt Lake City, UT 84130-0253
14500250	+ Email/PDF: ebn_ais@aisinfo.com	May 29 2025 00:35:38	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14497367	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 29 2025 00:36:27	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
14497368	+ Email/Text: bankruptcy@cavps.com	May 29 2025 00:27:00	Cavalry Portfolio Serv, 500 Summit Lake Drive, Valhalla, NY 10595-2321
14497967	+ Email/Text: bankruptcy@cavps.com	May 29 2025 00:27:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14497369	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 29 2025 00:36:30	Childrens Place/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14513328	Email/PDF: Citi.BNC.Correspondence@citi.com	May 29 2025 00:36:07	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14497370	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 29 2025 00:36:08	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
14497373	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 29 2025 00:27:00	Comenity Bank/anniesez, Po Box 182789, Columbus, OH 43218-2789
14497374	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 29 2025 00:27:00	Comenitybank/ny&co, Po Box 182789, Columbus, OH 43218-2789
14497375	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 29 2025 00:27:00	Comenitybank/victoria, Po Box 182789, Columbus, OH 43218-2789
14497376	+ Email/PDF: creditonebknotifications@resurgent.com	May 29 2025 00:36:27	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
14497364	Email/PDF: Citi.BNC.Correspondence@citi.com	May 29 2025 00:36:08	Bloom/dsnb, Po Box 8218, Mason, OH 45040
14497379	Email/PDF: Citi.BNC.Correspondence@citi.com	May 29 2025 00:36:07	Dsnb Bloom, Po Box 8218, Mason, OH 45040
14497380	Email/PDF: Citi.BNC.Correspondence@citi.com	May 29 2025 00:47:05	Dsnb Macys, Po Box 8218, Mason, OH 45040
14497393	Email/PDF: Citi.BNC.Correspondence@citi.com	May 29 2025 00:46:46	Macys/dsnb, Po Box 8218, Mason, OH 45040
14512539	Email/Text: bnc-quantum@quantum3group.com	May 29 2025 00:27:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14497377	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	May 29 2025 00:36:05	Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635
14503447	Email/Text: mrdiscen@discover.com	May 29 2025 00:26:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany Ohio 43054-3025
14497378	+ Email/Text: mrdiscen@discover.com	May 29 2025 00:26:00	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
14568163	Email/Text: ECMCBKNotices@ecmc.org	May 29 2025 00:27:00	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
14497372	Email/Text: FirstmarkAccountMa@firstmarkservices.com	May 29 2025 00:26:00	Citizens Bank/fm, 121 South 13th Street, Lincoln, NE 68508
14497382	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	May 29 2025 00:27:00	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
14497385	+ Email/Text: bankruptcy@huntington.com		

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		May 29 2025 00:27:00	Huntington National Ba, Po Box 1558, Columbus, OH 43216-1558
14497386	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	May 29 2025 00:27:00	Hyundai Capital Americ, 10550 Talbert Av, Fountain Valley, CA 92708-6032
14497387	+ Email/Text: Bankruptcy@ICSystem.com	May 29 2025 00:26:00	I.c. System, Inc, Po Box 64378, Saint Paul, MN 55164-0378
14497388	+ Email/Text: sbse.cio.bnc.mail@irs.gov	May 29 2025 00:27:00	Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
14502379	+ Email/Text: RASEBN@raslg.com	May 29 2025 00:26:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, suite 100, Boca Raton, FL 33487-2853
14502271	+ Email/Text: JPMCBKntices@nationalbankruptcy.com	May 29 2025 00:26:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14497389	+ Email/PDF: ais.chase.ebn@aisinfo.com	May 29 2025 00:36:02	Jpmcb Card, Po Box 15369, Wilmington, DE 19850-5369
14497390	+ Email/PDF: ais.chase.ebn@aisinfo.com	May 29 2025 00:36:10	Jpmcb HI, 700 Kansas Lane, Monroe, LA 71203-4774
14497392	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 29 2025 00:47:00	Kohls/capone, Po Box 3115, Milwaukee, WI 53201-3115
14515061	Email/PDF: resurgentbknofications@resurgent.com	May 29 2025 00:35:32	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14509646	+ Email/Text: bankruptcydpt@mcmcg.com	May 29 2025 00:27:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14507184	+ Email/Text: bncnotifications@pheaa.org	May 29 2025 00:26:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14507728	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 29 2025 00:47:06	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14509769	Email/Text: bnc-quantum@quantum3group.com	May 29 2025 00:27:00	Quantum3 Group LLC as agent for, GFSPL LLC, PO Box 788, Kirkland, WA 98083-0788
14513762	Email/Text: ebn_bkrt_forms@salliemae.com	May 29 2025 00:27:00	Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319
14497396	+ Email/Text: ebn_bkrt_forms@salliemae.com	May 29 2025 00:27:00	Sallie Mae Bank Inc, Po Box 3229, Wilmington, DE 19804-0229
14497397	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 29 2025 00:36:30	Sears/cbna, Po Box 6217, Sioux Falls, SD 57117-6217
14497399	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 29 2025 00:35:32	Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
14497400	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 29 2025 00:36:26	Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
14497401	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 29 2025 00:47:00	Syncb/dump, C/o Po Box 965036, Orlando, FL 32896-0001
14497402	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 29 2025 00:36:27	Syncb/home Design-hi-p, C/o Po Box 965036, Orlando, FL 32896-0001
14497403	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 29 2025 00:35:38	Syncb/horizn, C/o Po Box 965036, Orlando, FL 32896-0001
14497404	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 29 2025 00:36:26	Syncb/hsn, Po Box 965017, Orlando, FL 32896-5017
14497405	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 29 2025 00:36:08	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007

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14497406	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 29 2025 00:35:33	Syncb/low, Po Box 956005, Orlando, FL 32896-0001
14497407	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 29 2025 00:36:26	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
14497408	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 29 2025 00:36:34	Syncb/netwrk, C/o Po Box 965036, Orlando, FL 32896-0001
14497409	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 29 2025 00:46:53	Syncb/oldnavydc, Po Box 965005, Orlando, FL 32896-5005
14497410	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 29 2025 00:36:01	Syncb/smrtcn, Po Box 965005, Orlando, FL 32896-5005
14497411	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 29 2025 00:47:00	Syncb/tjx, Po Box 965015, Orlando, FL 32896-5015
14497412	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 29 2025 00:35:43	Syncb/tjx Cos, Po Box 965015, Orlando, FL 32896-5015
14513283	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 29 2025 00:36:02	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 Santa Fe Avenue, Oklahoma City, OK 73118-7901
14497413	+ Email/Text: GenesisFS@ebn.phinsolutions.com	May 29 2025 00:27:00	Tbom - Genesis Retail, Po Box 4499, Beaverton, OR 97076-4499
14497414	+ Email/Text: bncmail@w-legal.com	May 29 2025 00:27:00	Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
14497415	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 29 2025 00:35:38	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14497416	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 29 2025 00:35:38	Universal Card Cbna, Po Box 6241, Sioux Falls, SD 57117-6241
14497417	Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	May 29 2025 00:36:35	Wells Fargo Bank, Credit Bureau Dispute Resoluti, Des Moines, IA 50306
14507695	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	May 29 2025 00:36:09	Wells Fargo Bank, N.A., Wells Fargo Education Financial Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14507385	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	May 29 2025 00:36:34	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14497419	Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	May 29 2025 00:47:02	Wf Efs, Po Box 5185, Sioux Falls, SD 57117

TOTAL: 76

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14497363		Best Buy/cbna
14518158	*+	ACAR Leasing Ltd. d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
14497383	*	GM Financial, PO Box 181145, Arlington, TX 76096-1145
14503089	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 30, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 28, 2025 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor QUICKEN LOANS LLC bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL ALAN SIDDONS	on behalf of Joint Debtor Caroline Athanas msiddons@siddonslaw.com heath@casedriver.com;casedriverecf@casedriver.com;siddonsmr96394@notify.bestcase.com;casedriverecfg@gmail.com;ecf@ca sedriver.com;izak@casedriver.com
MICHAEL ALAN SIDDONS	on behalf of Debtor John Athanas msiddons@siddonslaw.com heath@casedriver.com;casedriverecf@casedriver.com;siddonsmr96394@notify.bestcase.com;casedriverecfg@gmail.com;ecf@ca sedriver.com;izak@casedriver.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
John Athanas)	Case No. 20-12117-amc
)	
Caroline Athanas)	Chapter: 13
)	
Debtor(s).)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania
900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: May 28, 2025

For The Court

Timothy B. McGrath
Clerk of Court